AMENDMENTS TO THE CLAIMS

1.   (Original) A terminal for conducting an *ad libitum* financial transaction intermediated by a payment token, comprising:

a radio frequency reader, said reader configured to read a radio frequency payment token presented as a payment medium for said *ad libitum* financial transaction, said radio frequency reader devoid of a capability to simulate a reader employing reader technology other than radio frequency; and

an output device for confirming that a transaction is being performed.

2.   (Original) The terminal according to claim 1, further comprising a transaction register.

3.   (Original) The terminal according to claim 2, wherein said transaction register is operated by a salesperson.

4.   (Original) The terminal according to claim 1, further comprising a printer.

5.   (Original) The terminal according to claim 4, wherein said printer is configured to print a transaction receipt.

6.   (Original) The terminal according to claim 1, further comprising an imaging device.

7.   (Previously Presented) The terminal according to claim 6, wherein the imaging device comprises a bar code reader.

8.   (Original) A terminal for conducting a financial transaction, comprising:

a radio frequency reader, said reader configured to read a selected one of a plurality of payment tokens employing dissimilar data formats, and to provide data

corresponding to an elicited response from said selected one of a plurality of payment tokens employing dissimilar data formats;

a memory for recording data and a machine-readable program, said memory in communication with said radio frequency reader;

a communication module in communication with said radio frequency reader and said memory, said communication module configured to communicate bidirectionally with a remote computer-based apparatus; and

a processor module in communication with said memory and said radio frequency reader, said processor module configured by said machine-readable program to attempt to decode said data corresponding to said elicited response;

wherein, responsive to an indication that said processor module is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for properly configuring said processor module to decode said data.

Claims 9-20 Previously Cancelled Without Prejudice or Disclaimer.

21.   (Previously Presented) The terminal of claim 8, wherein the terminal is configured to read a payment token employing a data format particular to a specific commercial entry.

22.   (Previously Presented) The terminal of claim 8, wherein the terminal is configured to read a data format employing a data format particular to a specific retailer.

23.   (Previously Presented) The terminal of claim 8, wherein the terminal is configured to read a payment token provided by a key fob.

24.   (Previously Presented) The terminal of claim 8, further comprising an image reader and decoder for reading and decoding bar codes.

25.   (Previously Presented) The terminal of claim 8, is capable of capturing an area electronic image representation.

26.   (Previously Presented) The terminal of claim 8, further comprises a signature capture pad.

27.   (Previously Presented) The terminal of claim 8, wherein the plurality of payment terms are issued by a plurality of commercial entities.

28.   (New) A terminal for conducting a financial transaction, wherein the terminal comprises:

        an RF transponder configured to communicate with one or more RFID tags attached to one or more articles in a physical proximity of said RF transponder, said RF transponder further configured to decode tag data corresponding to said one or more RFID tags; and

        a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

        wherein responsive to said terminal completing a purchase of an article, said RF transponder is configured to perform at least one of: modifying a tag data stored in an RFID tag attached to said purchased article, disabling an RFID tag attached to said purchased article.

29.   (New) The terminal of claim 28, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

30.   (New) The terminal of claim 28, further configured to be detachably attached to a shopping cart.

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31.   (New) The terminal of claim 28, wherein said RF transponder is configured to communicate to a plurality of RFID tags using a command response protocol.

32.   (New) The transaction terminal of claim 28 further configured, responsive to an interaction with a user, to initiate a payment transaction.

33.   (New) A terminal for conducting a financial transaction comprising:

an RF transponder configured to communicate with one or more RFID tags attached to one or more articles placed into said shopping cart, said RF transponder further configured to decode tag data corresponding to said one or more RFID tags; and

a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

wherein said terminal is configured, responsive to an interaction with a user, to initiate a purchase transaction for at least one article placed in said shopping card;

wherein said terminal is configured to communicate to an exit sensor apparatus a confirmation of completing purchase transactions for all articles in said shopping cart; and

wherein said terminal is configured to be detachably attached to a shopping cart.

34.   (New) The transaction terminal of claim 33, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

35.   (New) A terminal for conducting a financial transaction comprising:

an RF transponder configured to communicate with one or more RFID tags attached to one or more articles in a physical proximity of said RF transponder, by exchanging one or more bi-directional messages with said one or more RFID tags in order to decode tag data corresponding to said one or more RFID tags; and

a communication module in communication with said RF transponder, said communication module configured to communicate bidirectionally with a remote computer-based apparatus;

wherein responsive to an interaction with a user, said terminal is configured to read a transaction card to decode a transaction card data; and

wherein said one or more bi-directional messages are determined based on said transaction card data.

36.   (New) The terminal of claim 35, wherein responsive to an indication that said RF transponder is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for configuring said RF transponder to decode said tag data.

37.   (New) The terminal of claim 35, further configured to be detachably attached to a shopping cart.

38.   (New) The terminal of claim 35, wherein said RF transponder is configured to communicate to a plurality of RFID tags using a command response protocol.

39.   (New) The terminal of claim 35 further configured, responsive to an interaction with a user, to initiate a payment transaction.